

AMERICAN GENERAL FINANCE, INC.

RESS

PAYEE (LENDER)

AMERICAN GENERAL FINANCE, INC.

2723 EASTERN BYP

MONTGOMERY, AL 36117-1594

2723 EASTERN BYP
MONTGOMERY, AL 36117-1594
(Phone 804-244-2811)
(Fax 804-244-2837)

089

Other Payments Due on Same Date of Each Month.	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
	12/05/03	\$ 102.13	\$ NONE	\$ 90.00	24	24

ITEMIZATION OF AMOUNT FINANCED

Insurance Co. (Joint Coverage)	7. Appraiser for Appraisal Fee	\$ NONE	PAID TO
Insurance Co. (Single Coverage)	8. Title Exam Fee/Title Insurance	\$ NONE	PAID TO
Insurance Co.	9. Taxes Paid to Gov't. Agency	\$ NONE	PAID TO
Insurance Co. \$ NONE	10. Abstract Fee	\$ NONE	PAID TO
Insurance Co. \$ NONE	11. Attorney Fee	\$ NONE	PAID TO
Insurance Co. \$ NONE	12. Paid on Prior Account with Lender	\$ 1483.13	
Insurance Co. \$ NONE	13. Amount Paid to you or on your behalf itemized below	\$ 55.84	

20.74% Agreed Rate of Charge

Sum of lines 1 thru 13)

FINANCE CHARGE
PERCENTAGE RATE

A. \$ 90.00	Prepaid Finance Charge	\$
B. \$ NONE	Interest Surcharge	\$
C. \$ NONE	Prepaid Finance Charge (Points)	\$
D. \$ NONE	Prepaid Finance Charge (Mortgage Recording Tax)	\$
E. \$ 416.31	Prepaid FINANCE CHARGE Broker Fee	\$
	(Paid to)	\$
	Interest	\$

18. \$ 1755.82 Principal Amount of Loan (14 + 15A + 15B + 15C + 15D) \$55.84 YOU

each and all of those who signed this Note and Security Agreement ("Agreement") as a Borrower. If there is a Borrower, each is liable for the entire obligation (joint and several liability). The word "we", "us" and "our"

promise to pay the original Principal Amount of Loan (Amount Financed plus any Interest Surcharge, Prepaid Finance Charge which includes Interest Surcharge, Points, Brokers Fee and Mortgage Recording Tax) together with interest balances at the Agreed Rate of Charge set forth. The total of the original Principal Amount of Loan and such interest is to be repaid in monthly installments. The Finance Charge will be less if you make payments ahead of schedule. If you make payments later than scheduled, you may prepay this loan in full or in part at any time. Partial prepayment will not defer or delay your obligation to pay remaining installments.

Payments shall be due on the First Payment Due Date indicated and the following payments shall be due on the same day of each succeeding month to and including the Final Payment Due Date.

Finance charge of 6% of the first \$2,000 of the Amount Financed may be charged to you by us. If your loan is prepaid in full within 90 days of the date of your loan, you will receive a pro rata refund or credit of the interest surcharge. If, however, we can retain an amount of no less than \$25. After 90 days, the interest surcharge is fully earned by you. The interest surcharge will be made except as stated in this provision.

If you are more than 10 days late, you will pay 5% of the unpaid amount of the payment, but not less than \$10.00 and not more than \$100.00.

We will maintain insurance against all hazards and risks of physical damage on the collateral securing this loan (other than the goods) and name us as loss payee. You agree to maintain such insurance for the term of the loan. You may elect to obtain insurance from any agent or insurer of your choice, or you may use any existing policy you own. Unless you provide evidence of the required insurance coverage, we may purchase insurance at your expense to protect our interest in the collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not be the same as the coverage that you obtain. You may later cancel any insurance obtained by us, but only after providing us with evidence that you have obtained insurance as required by our policy. If you purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest charges we may impose in connection with the placement of the insurance, until the effective date of the expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or may be paid by you. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

If you request credit life or disability insurance, you acknowledge disclosure of the cost of such insurance and agree to include it in the balance payable under the note and security agreement.

That credit insurance is not required in connection with this loan and was not a factor in the approval of the loan, and that you may obtain such insurance, if you want it, from any person you choose. If you have chosen to obtain insurance through Lender, then (a) your choice to obtain such credit insurance through Lender is indicated on a copy of the Federal Disclosure Statement, a copy of which has been given to you and (b) the cost of such credit insurance is included within the Amount Financed and is shown on the Itemization of Amount Financed.

This document contains multiple pages that include important information about your loan.

PLEASE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS IN THIS DOCUMENT, INCLUDING THE ARBITRATION PROVISION, THAT PROVIDE, AMONG OTHER THINGS, THAT EITHER YOU OR LENDER MAY REQUIRE THAT CERTAIN DISPUTES BETWEEN YOU AND LENDER BE SUBMITTED TO BINDING ARBITRATION. IF YOU OR LENDER ELECTS TO USE ARBITRATION, YOU AND LENDER HAVE WAIVED YOUR AND LENDER'S RIGHT TO A TRIAL BY A JURY OR JUDGE. THE DISPUTE WILL BE RESOLVED BY AN ARBITRATOR AND THE DECISION OF THE ARBITRATOR WILL BE FINAL. ARBITRATION WILL BE CONDUCTED PURSUANT TO THE RULES OF THE NATIONAL ARBITRATION FORUM.

Receipt of a completely filled in copy of this Agreement and the Federal Disclosure Statement on a separate page.

THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Joe T. Smith
Signature of Principal Borrower

Signature of Other Borrower

FEDERAL DISCLOSURE STATEMENT

**AMERICAN
GENERAL
FINANCE**

ADDRESS 5089		LICENSED OFFICE: (LENDER) AMERICAN GENERAL FINANCE, INC. 2723 EASTERN BYP MONTGOMERY, AL 36117-1594		AMERICAN GENERAL FINANCE, INC. 2723 Eastern Byp Montgomery, AL 36117-1594 (Phone: 205-834-1111) (Fax: 800-1-800-5557)	
Other Payments Due on Same Date of Each Month	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments
	12/05/03	\$ 102.13	\$ NONE	\$ 90.00	24
TERM RATE The dollar amount the credit will cost you		AMOUNT FINANCED The amount of credit provided to you or on your behalf		TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled	
506.31		\$ 1665.82		\$ 2172.13	

ment is more than 10 days late, you will pay 5% of the unpaid amount of the payment, but not less than \$10.00

early, you will not have to pay a penalty.

security interest in:

being purchased. ☐ Motor Vehicle

SONY TV, 1 25" RCA TV, 1 SONY VCR

y interest in your Real Estate located at

Deed of Trust is being retained as security on your loan.

ng your house may not assume the remainder of the Mortgage on the original terms.

credit disability insurance are not required to obtain a loan and will not be provided unless you sign and t. You understand that we and/or our insurance affiliates anticipate a benefit and/or a profit from the sale of ereito if you select such insurance. If a rescission period applies, there is no credit life insurance coverage period.

Premium	Signature(s)
	I want single decreasing credit life and single credit disability insurance.
\$ 126.85	Signature(s): <u>Joe T. Smith</u> First Named Borrower
	Second Named Borrower
Insured-Single Disability	

you are employed at least 30 hours per week.

CREDIT LIFE AND/OR DISABILITY INSURANCE CANCELLATION OPTION

ITY CANCELLATION: If you desire to do so, you may, without penalty or obligation, within 30 days from the cancel the credit life and/or disability insurance coverage by returning the credit life and disability insurance on with this loan to the office where the loan was made. Upon cancellation, a full rebate of the insurance e will be made. You may also cancel such policy after 30 days, however, you will only be entitled to a refund

PERSONAL PROPERTY INSURANCE DISCLOSURE

roperty insurance on personal property securing this loan other than household goods. You may obtain such t, or provide it through an existing policy with loss payable to us.

se property insurance on your household goods to secure this loan. If you choose to have such insurance, from anyone you want. You should consider any homeowner's or other insurance which you may already e insurance with this loan. If you purchase property insurance through us which covers the collateral which motor vehicle, you will have 30 days from the date of purchase to cancel the insurance and receive a full n of the premium will be retained by the insurer if cancellation occurs more than 30 days from the date of the your policy/certificate or make a written request to this office.

from or through us which covers the collateral which secures your loan other than a motor vehicle, it will be ou will pay \$NONE. You also understand that we and/or our insurance affiliates anticipate a benefit se of insurance.

You want property insurance

Signature

Signature

any additional information about non-payment, default, any required repayment in full before the scheduled nd penalties if any.

You have received a copy of this Federal Disclosure Statement.

Joe T. Smith 11/23/05
First Named Borrower Date

GENERAL
FINANCE

Borrower Name: JOE T SMITH	
Borrower Address (Street, City, State, Zip) PO BOX 402 UNION SPRINGS, AL 36089	
Branch Number: 1715	Loan Number: 7511142 Date: 11/23/01

I WANT TO PURCHASE THE INSURANCE NOTED BELOW AND HAVE THE INSURANCE PREMIUM FINANCED AS PART OF MY LOAN. I FULLY UNDERSTAND THAT I DO NOT HAVE TO PURCHASE ANY OF THE FOLLOWING INSURANCE TO GET MY LOAN.

INSURANCE PRODUCT	INSURED(S)	PREMIUM
Credit Life	JOE T SMITH	\$ 29.65
Credit Disability	JOE T SMITH	\$ 97.20
Credit Personal Property		\$ NONE
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

I understand that if I later decide that I do not want any or all of the insurance, I can cancel coverage by returning the certificate/policy to the office where the loan was made and request a refund of any unearned premium.

Please read your policy/certificate for applicable benefits, restrictions and limitations.

INSURANCE SALESPERSON:

(Signature)

10013632

(License Number)

BORROWER:

(Signature)

CO-BORROWER:

(Signature)

Insurance Salesperson must sign in the presence of the Borrower and must personally explain the insurance coverage to the Borrower.

Policy Services - Insurance Operations

NOTE AND SECURITY AGREEMENT

DATE FINANCE CHARGE BEGINS TO ACCRUE
IF DIFFERENT FROM DATE OF NOTEAMERICAN
GENERAL
FINANCE

ESS

PAYEE (LENDER)
AMERICAN GENERAL FINANCE, INC.
2723 EASTERN BY
MONTGOMERY, AL 36117-1594

089

Other Payments Due on Same Date of Each Month	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
	08/15/03	\$ 91.01	\$ NONE	\$ 90.00	24	24

ITEMIZATION OF AMOUNT FINANCED

Insurance Co. (Joint Coverage)	7. Appraiser for Appraisal Fee	\$ NONE	PAID TO
Insurance Co. (Single Coverage)	8. Title Exam Fee/Title Insurance	\$ NONE	PAID TO
Insurance Co.	9. Taxes Paid to Gov't. Agency	\$ NONE	
Insurance Co. \$ NONE	10. Abstract Fee	\$ NONE	PAID TO
for Certificate of Title Fees	11. Attorney Fee	\$ NONE	PAID TO
for Recording	12. Paid on Prior Account with Lender	\$ 995.39	
	13. Amount Paid to you or on your behalf itemized below	\$ 543.58	TO

20.74 % Agreed Rate of Charge	PAID BY RENEWAL
A. \$ 90.00 Prepaid Finance Charge	
B. \$ NONE Interest Surcharge	
C. \$ NONE Prepaid Finance Charge (Points)	
D. \$ NONE Prepaid Finance Charge (Mortgage Recording Tax)	
E. \$ 405.19 Prepaid FINANCE CHARGE Broker Fee	
(Paid to	American General Finance
Interest	MONTGOMERY, AL
18. \$ 1755.82 Principal Amount of Loan	\$ 543.58 YOU
(14 + 15A + 15B + 15C + 15D)	

and all of those who signed this Note and Security Agreement ("Agreement") as a Borrower. If there is
Borrower, each is liable for the entire obligation ("joint and several liability"). The word "we", "us" and "our"

promise to pay the original Principal Amount of Loan (Amount Financed plus any Interest Surcharge, Prepaid
which includes Interest Surcharge, Points, Brokers Fee and Mortgage Recording Tax) together with interest
charges at the Agreed Rate of Charge set forth. The total of the original Principal Amount of Loan and such
it is to be repaid in monthly installments. The Finance Charge will be less if you make payments ahead of
later if you make payments later than scheduled. You may prepay this loan in full or in part at any time
Partial prepayment will not defer or delay your obligation to pay remaining installments.

shall be due on the First Payment Due Date indicated and the following payments shall be due on the same
succeeding month to and including the Final Payment Due Date.

Charge of 6% of the first \$2,000 of the Amount Financed may be charged to you by us. If your loan is prepaid in
within 90 days of the date of your loan, you will receive a pro rata refund or credit of the interest surcharge
in event, we can retain an amount of no less than \$25. After 90 days, the interest surcharge is fully earned by
the interest surcharge will be made except as stated in this provision.

more than 10 days late, you will pay 5% of the unpaid amount of the payment, but not less than \$10.00 and
\$0.00.

maintain insurance against all hazards and risks of physical damage on the collateral securing this loan (other
goods) and name us as loss payee. You agree to maintain such insurance for the term of the loan. You may
d insurance from any agent or insurer of your choice, or you may use any existing policy you own. Unless
th evidence of the required insurance coverage, we may purchase insurance at your expense to protect our
collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not
you make or any claim that is made against you in connection with the collateral. You may later cancel any
used by us, but only after providing us with evidence that you have obtained insurance as required by our
purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest
charges we may impose in connection with the placement of the insurance, until the effective date of the
piration of the insurance. The costs of the insurance may be added to your total outstanding balance or
costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

request credit life or disability insurance, you acknowledge disclosure of the cost of such insurance and
clude it in the balance payable under the note and security agreement.

that credit insurance is not required in connection with this loan and was not a factor in the approval of the
t, and that you may obtain such insurance, if you want it, from any person you choose. If you have chosen to
ance through Lender, then (a) your choice to obtain such credit insurance through Lender is indicated on a
Federal Disclosure Statement, a copy of which has been given to you and (b) the cost of such credit
ted within the Amount Financed and is shown on the Itemization of Amount Financed.

multiple pages that include important information about your loan.

READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS IN THIS DOCUMENT, INCLUDING THE
AT PROVIDE, AMONG OTHER THINGS, THAT EITHER YOU OR LENDER MAY REQUIRE THAT CERTAIN
LENDER BE SUBMITTED TO BINDING ARBITRATION. IF YOU OR LENDER ELECTS TO USE ARBITRATION,
HAVE WAIVED YOUR AND LENDER'S RIGHT TO A TRIAL BY A JURY OR JUDGE, THE DISPUTE WILL BE
ND THE DECISION OF THE ARBITRATOR WILL BE FINAL. ARBITRATION WILL BE CONDUCTED PURSUANT
L ARBITRATION FORUM.

receipt of a completely filled in copy of this Agreement and the Federal Disclosure Statement on a separate

AT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Joe Smith
Signature of Principal Borrower

FEDERAL DISCLOSURE STATEMENT

AMERICAN
GENERAL
FINANCE

ADDRESS 089		LICENSED OFFICE: (LENDER) AMERICAN GENERAL FINANCE, INC. 2723 EASTERN BYP MONTGOMERY, AL 36117-1594					
Other Payments Due on Same Date of Each Month	Final Payment Due Date 08/15/03	Amount of First Payment \$ 91.01	Amount of Balloon Payment \$ NONE	Amount of Monthly Payment \$ 90.00	Total Number of Payments 24	Term of Loan in Months 24	
RATE rate %		FINANCE CHARGE The dollar amount the credit will cost you \$ 495.19		AMOUNT FINANCED The amount of credit provided to you or on your behalf \$ 1665.82		TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled \$ 2161.01	

nt is more than 10 days late, you will pay 5% of the unpaid amount of the payment, but not less than \$10.00

early, you will not have to pay a penalty.

security interest in:

being purchased.

☐ Motor Vehicle

NY TV, 1 25" RCA TV, 1 SONY VCR.

PAID
BY RENEWAL

NOV 23 2001

American General Finance
MONTGOMERY, AL

interest in your Real Estate located at

eed of Trust is being retained as security on your loan.

g your house may not assume the remainder of the Mortgage on the original terms.

credit disability insurance are not required to obtain a loan and will not be provided unless you sign and

You understand that we and/or our insurance affiliates anticipate a benefit and/or a profit from the sale of
re to if you select such insurance. If a rescission period applies, there is no credit life insurance coverage
period.

	Premium	Signature(s)
dit Life ability		I want single decreasing credit life and single credit disability insurance.
		Signature(s): <u>Joe Smith</u> First Named Borrower
	\$ 126.85	Second Named Borrower
are employed at least 30 hours per week. <u>Joe Smith</u> Insured-Single Disability		

CREDIT LIFE AND/OR DISABILITY INSURANCE CANCELLATION OPTION

TY CANCELLATION: If you desire to do so, you may, without penalty or obligation, within 30 days from the
cancel the credit life and/or disability insurance coverage by returning the credit life and disability insurance
n with this loan to the office where the loan was made. Upon cancellation, a full rebate of the insurance
will be made. You may also cancel such policy after 30 days, however, you will only be entitled to a refund

PERSONAL PROPERTY INSURANCE DISCLOSURE

erty insurance on personal property securing this loan other than household goods. You may obtain such
or provide it through an existing policy with loss payable to us.

o property insurance on your household goods to secure this loan. If you choose to have such insurance,
om anyone you want. You should consider any homeowner's or other insurance which you may already
insurance with this loan. If you purchase property insurance through us which covers the collateral which
motor vehicle, you will have 30 days from the date of purchase to cancel the insurance and receive a full
of the premium will be retained by the insurer if cancellation occurs more than 30 days from the date of the
your policy/certificate or make a written request to this office.

rom or through us which covers the collateral which secures your loan other than a motor vehicle, it will be
u will pay \$NONE. You also understand that we and/or our insurance affiliates anticipate a benefit
of insurance.

You want property insurance

Signature

Signature

any additional information about non-payment, default, any required repayment in full before the scheduled
d penalties if any.

You have received a copy of this Federal Disclosure Statement.

Joe Smith 8/4/01
First Named Borrower Date

PE 2	DATE FINANCE CHARGE BEGINS TO ACCRUE IF DIFFERENT FROM DATE OF NOTE
---------	--

PAYEE (LENDER)	
----------------	--

5089

Other Payments Due on Same Date of Each Month.	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
	01/05/03	\$ 80.06	\$ NONE	\$ 75.00	18	18

ITEMIZATION OF AMOUNT FINANCED

Insurance Co. (Joint Coverage)	7. Appraiser for Appraisal Fee	\$NONE	PAID TO
Insurance Co. (Single Coverage)	8. Title Exam Fee/Title Insurance	\$NONE	PAID TO
Insurance Co.	9. Taxes Paid to Gov't. Agency	\$NONE	
Insurance Co. \$NONE	10. Abstract Fee	\$NONE	PAID TO
Amount of Coverage	11. Attorney Fee	\$NONE	PAID TO
Amount for Certificate of Title Fees	12. Paid on Prior Account with Lender	\$NONE	
Amount for Recording	13. Amount Paid to you or on your behalf Remized below	\$ 987.20	\$

23.00%	Agreed Rate of Charge	\$	
60.00	Prepaid Finance Charge	\$	
B.\$	Interest Surcharge	\$	
C.\$	Prepaid Finance Charge (Points)	\$	
D.\$	Prepaid Finance Charge (Mortgage Recording Tax)	\$	
E.\$	Prepaid FINANCE CHARGE Broker Fee	\$	
	(Paid to _____)	\$	
222.37	Interest	\$	
18.\$	Principal Amount of Loan	\$	
1132.69	(14 + 150 + 150 + 150 + 150)	\$	987.20
			YOU

each and all of those who signed this Note and Security Agreement ("Agreement") as a Borrower. If there is more than one Borrower, each is liable for the entire obligation ("joint and several liability"). The word "we," "us" and "our"

promise to pay the original Principal Amount of Loan (Amount Financed plus any Interest Surcharge, Prepaid interest which includes Interest Surcharge, Points, Brokers Fee and Mortgage Recording Tax) together with interest balances at the Agreed Rate of Charge set forth. The total of the original Principal Amount of Loan and such interest is to be repaid in monthly installments. The Finance Charge will be less if you make payments ahead of greater if you make payments later than scheduled. You may prepay this loan in full or in part at any time. Partial prepayment will not defer or delay your obligation to pay remaining installments.

ment shall be due on the First Payment Due Date indicated and the following payments shall be due on the same succeeding month to and including the Final Payment Due Date.

Charge of 6% of the first \$2,000 of the Amount Financed may be charged to you by us. If your loan is prepaid in full within 90 days of the date of your loan, you will receive a pro rata refund or credit of the interest surcharge. If, however, we can retain an amount of no less than \$25. After 90 days, the interest surcharge is fully earned by you. The interest surcharge will be made except as stated in this provision.

is more than 10 days late, you will pay 5% of the unpaid amount of the payment, but not less than \$10.00 and 100.00.

maintain insurance against all hazards and risks of physical damage on the collateral securing this loan (other than goods) and name us as loss payee. You agree to maintain such insurance for the term of the loan. You must obtain insurance from any agent or insurer of your choice, or you may use any existing policy you own. Unless you have evidence of the required insurance coverage, we may purchase insurance at your expense to protect our collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not be the same as the coverage that you obtain. If you make or any claim that is made against you in connection with the collateral, you may later cancel any insurance you have obtained, but only after providing us with evidence that you have obtained insurance as required by our purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest charges we may impose in connection with the placement of the insurance, until the effective date of the expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or may be paid by you. If the costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

request credit life or disability insurance, you acknowledge disclosure of the cost of such insurance and include it in the balance payable under the note and security agreement.

that credit insurance is not required in connection with this loan and was not a factor in the approval of the loan, and that you may obtain such insurance, if you want it, from any person you choose. If you have chosen to obtain credit insurance through Lender, then (a) your choice to obtain such credit insurance through Lender is indicated on a Federal Disclosure Statement, a copy of which has been given to you and (b) the cost of such credit insurance is included within the Amount Financed and is shown on the Itemization of Amount Financed.

multiple pages that include important information about your loan.

WE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS IN THIS DOCUMENT, INCLUDING THAT WE PROVIDE, AMONG OTHER THINGS, THAT EITHER YOU OR LENDER MAY REQUIRE THAT A CERTAIN LENDER BE SUBMITTED TO BINDING ARBITRATION. IF YOU OR LENDER ELECTS TO USE ARBITRATION, WE HAVE WAIVED YOUR AND LENDER'S RIGHT TO A TRIAL BY A JURY OR JUDGE, THE DISPUTE WILL BE HAND THE DECISION OF THE ARBITRATOR WILL BE FINAL. ARBITRATION WILL BE CONDUCTED PURSUANT TO THE NATIONAL ARBITRATION FORUM.

receipt of a completely filled in copy of this Agreement and the Federal Disclosure Statement on a separate

WHAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature of Principal Borrower

ACCOUNT NUMBER 7511142		FEDERAL DISCLOSURE STATEMENT				
BORROWER(S) NAME AND ADDRESS JOE T SMITH 25350 HWY 80 EAST UNION SPRINGS, AL 36089				LICENSED OFFICE: (LENDER) AMERICAN GENERAL FINANCE, INC. TWIN OAKS VILLAGE MONTGOMERY, AL 36117-1594		
Date of Loan 06/28/01	First Payment Due Date 08/05/01	Other Payments Due on Same Date of Each Month	Final Payment Due Date 01/05/03	Amount of First Payment \$ 80.06	Amount of Balloon Payment \$ NONE	Amount of Monthly Payment \$ 75.00
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate 30.32 %		FINANCE CHARGE The dollar amount the credit will cost you \$ 282.37		AMOUNT FINANCED The amount of credit provided to you or on your behalf \$ 1072.69		TOTAL OF The amount you have made a \$ 135

LATE CHARGE: If any payment is more than 10 days late, you will pay 5% of the unpaid amount of the payment and not more than \$100.00.

PREPAYMENT: If you pay off early, you will not have to pay a penalty.

SECURITY: You are giving a security interest in:

- ☐ The goods or property being purchased. ☐ Motor Vehicle
- ☒ Other 1 38" SONY TV, 1 25" RCA TV, 1 SONY VCR

☐ You are giving a security interest in your Real Estate located at

☐ The previous Mortgage/Deed of Trust is being retained as security on your loan.

ASSUMPTION: Someone buying your house may not assume the remainder of the Mortgage on the original terms.

INSURANCE: Credit life and/or credit disability insurance are not required to obtain a loan and will not be provided. You agree to pay the additional cost. You understand that we and/or our insurance affiliates anticipate a benefit and/or insurance, and you consent thereto if you select such insurance. If a rescission period applies, there is no credit during the three day rescission period.

Type	Premium	Signature(s)
Single Decreasing Credit Life and Single Credit Disability	\$ 68.69	I want single decreasing credit life and single credit disability insurance. Signature(s): Joe T. Smith

You hereby certify that you are employed at least 30 hours per week. Joe T. Smith

CREDIT LIFE AND/OR DISABILITY INSURANCE CANCELLATION OPTION

CREDIT LIFE AND/OR DISABILITY CANCELLATION: If you desire to do so, you may, without penalty or obligation, cancel the credit life and/or disability insurance coverage by returning the credit life and/or disability insurance certificate received in connection with this loan to the office where the loan was made. Upon cancellation, a full refund of the premium will be made. You may also cancel such policy after 30 days, however, you will not receive a refund of the unearned premium.

PERSONAL PROPERTY INSURANCE DISCLOSURE

You are required to maintain property insurance on personal property securing this loan other than household goods. You may obtain the insurance from anyone you want, or provide it through an existing policy with loss payable to us.

You are not required to purchase property insurance on your household goods to secure this loan. If you choose to purchase property insurance, you should consider any homeowner's or other insurance you may obtain. If you purchase property insurance through us which covers your loan other than a motor vehicle, you will have 30 days from the date of purchase to cancel the insurance. A portion of the premium will be retained by the insurer if cancellation occurs more than 30 days after purchase. To cancel you must return your policy/certificate or make a written request to this office.

If you obtain property insurance from or through us which covers the collateral which secures your loan other than a motor vehicle, you will pay \$NONE for a term of 0 months and you will pay \$NONE. You also understand that we and/or our insurance affiliates will not be liable for a profit from your purchase of insurance.

You want property insurance

See the contract documents for any additional information about non-payment, default, any required repayment in full, date, and prepayment refunds and penalties if any.

You have received a copy of this Federal Disclosure Statement.

Joe T. Smith
First Named Borrower

Second Named Borrower (if Applicable)